B1 (Official Form 1)(04/13)	G4 4 <b>P</b> 3 T	4 0						
	States Bank iddle District (		court				Voluntary	Petition
Name of Debtor (if individual, enter Last, First, Mullins, Amy Lynn	Middle):		Name	of Joint De	ebtor (Spouse	) (Last, First,	Middle):	
All Other Names used by the Debtor in the last (include married, maiden, and trade names):  AKA Amy Charles	8 years				used by the J maiden, and		n the last 8 years :	
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all)  xxx-xx-0642	ayer I.D. (ITIN)/Com	plete EIN		our digits of than one, state		· Individual-T	axpayer I.D. (ITIN) N	o./Complete EIN
Street Address of Debtor (No. and Street, City, a 11510 Cypress Reserve Drive Tampa, FL	and State):	ZIP Code	Street	Address of	Joint Debtor	(No. and Str	eet, City, and State):	ZIP Code
County of Residence or of the Principal Place of Hillsborough		33626	Count	y of Reside	ence or of the	Principal Pla	ce of Business:	
Mailing Address of Debtor (if different from stre	eet address):		Mailin	g Address	of Joint Debt	or (if differer	at from street address):	
	Γ	ZIP Code						ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):								
(Form of Organization) (Check one box)  Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Chapter 15 Debtors  Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:  Filing Fee (Check one box ■ Full Filing Fee attached	☐ Health Care Bu☐ Single Asset Ri in 11 U.S.C. §☐ Railroad☐ Stockbroker☐ Commodity Br☐ Clearing Bank☐ Other☐ Tax-Exe (Check bo)☐ Debtor is a tax-es under Title 26 of Code (the Internal	eal Estate as de 101 (51B)  oker  empt Entity c, if applicable) cempt organizatithe United State al Revenue Code  Check one	on s ). e box:	defined "incurr a perso	er 7 er 9 er 11 er 12 er 13 er 13 er primarily co l in 11 U.S.C. § ed by an indivi nal, family, or Chap	Check onsumer debts, \$101(8) as dual primarily household purporter 11 Debto and in 11 U.S.C.	busin for pose."  Prs C. § 101(51D).	eding ecognition
<ul> <li>☐ Filing Fee to be paid in installments (applicable to attach signed application for the court's consideration debtor is unable to pay fee except in installments. Form 3A.</li> <li>☐ Filing Fee waiver requested (applicable to chapter attach signed application for the court's consideration)</li> </ul>	ion certifying that the Rule 1006(b). See Offic 7 individuals only). Mu	t	otor's aggrees than S applicable lan is bein	regate nonco \$2,490,925 (es boxes: ag filed with of the plan w	ntingent liquida amount subject this petition.	ated debts (exc to adjustment	.S.C. § 101(51D). luding debts owed to insic on 4/01/16 and every three	ee years thereafter).
Statistical/Administrative Information  ■ Debtor estimates that funds will be available  □ Debtor estimates that, after any exempt prop there will be no funds available for distributi	erty is excluded and	administrative		es paid,		THIS	SPACE IS FOR COURT	USE ONLY
1- 49 99 199 999	1,000- 5,000 5,001- 10,000		5,001- 0,000	50,001- 100,000	OVER 100,000			
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50 million	to \$100 to	] 100,000,001 \$500 illion	\$500,000,001 to \$1 billion	More than \$1 billion			
\$0 to \$50,001 to \$100,001 to \$500,001	\$1,000,001 \$10,000,001 to \$10 to \$50		] 100,000,001 \$500	\$500,000,001 to \$1 billion	More than \$1 billion			

Case 8:13-bk-07786-CED Doc 1 Filed 06/13/13 Page 2 of 51

BI (Official For	m 1)(04/13)		rage 2			
Voluntary	y Petition	Name of Debtor(s): Mullins, Amy Lynn				
(This page mu	st be completed and filed in every case)					
	All Prior Bankruptcy Cases Filed Within Last					
Location Where Filed:	- None -	Case Number:	Date Filed:			
Location Where Filed:		Case Number:	Date Filed:			
Per	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more tha	n one, attach additional sheet)			
Name of Debte - None -	or:	Case Number:	Date Filed:			
District:		Relationship:	Judge:			
	Exhibit A		xhibit B			
forms 10K at pursuant to S	(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11 12, or 13 of title 11, United States Code, and have explained the relief availab under each such chapter. I further certify that I delivered to the debtor the notion required by 11 U.S.C. §342(b).					
☐ Exhibit	A is attached and made a part of this petition.	f X /s/ Ryan N. Singleton, Es				
		Signature of Attorney for Debtor(s  Ryan N. Singleton, Esq. (				
	Exh	ibit C				
1	r own or have possession of any property that poses or is alleged to	pose a threat of imminent and identifiable	e harm to public health or safety?			
☐ Yes, and ☐ No.	Exhibit $C$ is attached and made a part of this petition.					
	Exh	ibit D				
	eted by every individual debtor. If a joint petition is filed, ear D completed and signed by the debtor is attached and made and to petition:	•	a separate Exhibit D.)			
☐ Exhibit	D also completed and signed by the joint debtor is attached a	and made a part of this petition.				
	Information Regardin	=				
•	(Check any ap Debtor has been domiciled or has had a residence, principe days immediately preceding the date of this petition or for	al place of business, or principal asse	ets in this District for 180			
	There is a bankruptcy case concerning debtor's affiliate, ge	<i>c</i> 1	Ĭ			
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	cipal place of business or principal as in the United States but is a defenda	ssets in the United States in an action or			
	Certification by a Debtor Who Reside (Check all app		rty			
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If box checked	, complete the following.)			
	(Name of landlord that obtained judgment)					
	(Address of landlord)					
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment f					
	Debtor has included with this petition the deposit with the after the filing of the petition.	• • •	-			
	Debtor certifies that he/she has served the Landlord with the	nis certification. (11 U.S.C. § 362(1))				

Case 8:13-bk-07786-CED Doc 1 Filed 06/13/13 Page 3 of 51 **B1** (Official Form 1)(04/13) Page 3 Name of Debtor(s): **Voluntary Petition** Mullins, Amy Lynn (This page must be completed and filed in every case) Signatures Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition petition is true and correct. is true and correct, that I am the foreign representative of a debtor in a foreign If petitioner is an individual whose debts are primarily consumer debts and proceeding, and that I am authorized to file this petition. has chosen to file under chapter 7] I am aware that I may proceed under (Check only one box.) chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief  $\hfill \square$  I request relief in accordance with chapter 15 of title 11. United States Code. available under each such chapter, and choose to proceed under chapter 7. Certified copies of the documents required by 11 U.S.C. §1515 are attached. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b). ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting I request relief in accordance with the chapter of title 11, United States Code, recognition of the foreign main proceeding is attached. specified in this petition. X /s/ Amy Lynn Mullins Signature of Foreign Representative Signature of Debtor Amy Lynn Mullins Printed Name of Foreign Representative Signature of Joint Debtor Date Telephone Number (If not represented by attorney) Signature of Non-Attorney Bankruptcy Petition Preparer June 13, 2013 I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for Date compensation and have provided the debtor with a copy of this document Signature of Attorney\* and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services X /s/ Ryan N. Singleton, Esq. chargeable by bankruptcy petition preparers, I have given the debtor notice Signature of Attorney for Debtor(s) of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Ryan N. Singleton, Esq. 0023502 Official Form 19 is attached. Printed Name of Attorney for Debtor(s) Leavengood, Nash, Dauval & Boyle, P.A. Printed Name and title, if any, of Bankruptcy Petition Preparer Firm Name 3900 First Street North Suite 100 Social-Security number (If the bankrutpcy petition preparer is not Saint Petersburg, FL 33703 an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition Address preparer.)(Required by 11 U.S.C. § 110.) Email: data@leavenlaw.com 727.327.3328 Fax: 727.327.3305 Telephone Number June 13, 2013 Address Date \*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Date Signature of Debtor (Corporation/Partnership) Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition Names and Social-Security numbers of all other individuals who prepared or on behalf of the debtor. assisted in preparing this document unless the bankruptcy petition preparer is The debtor requests relief in accordance with the chapter of title 11, United not an individual: States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

## United States Bankruptcy Court Middle District of Florida

In re	Amy Lynn Mullins		Case No.	
		Debtor(s)	Chapter	13

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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Best Case Bankruptcy

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
deficiency so as to be incapable of realizing and responsibilities.);	109(h)(4) as impaired by reason of mental illness or mental d making rational decisions with respect to financial 09(h)(4) as physically impaired to the extent of being
• · · · · · · · · · · · · · · · · · · ·	a credit counseling briefing in person, by telephone, or
through the Internet.);	
☐ Active military duty in a military con	mbat zone.
☐ 5. The United States trustee or bankruptcy a requirement of 11 U.S.C. § 109(h) does not apply in the	administrator has determined that the credit counseling his district.
I certify under penalty of perjury that the in	nformation provided above is true and correct.
Signature of Debtor:	/s/ Amy Lynn Mullins
_	Amy Lynn Mullins
Date: June 13, 2013	

B6 Summary (Official Form 6 - Summary) (12/07)

# United States Bankruptcy Court Middle District of Florida

In re	Amy Lynn Mullins		Case No.	
	D	Debtor ,		
			Chapter	13

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	168,004.00		
B - Personal Property	Yes	4	30,911.27		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	2		309,861.90	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		50,265.74	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			7,856.78
J - Current Expenditures of Individual Debtor(s)	Yes	2			6,093.33
Total Number of Sheets of ALL Schedu	ıles	19			
	To	otal Assets	198,915.27		
		'	Total Liabilities	360,127.64	

Form 6 - Statistical Summary (12/07)

# United States Bankruptcy Court Middle District of Florida

In re	Amy Lynn Mullins		Case No		
-		Debtor	-,		
			Chapter	13	

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

### State the following:

Average Income (from Schedule I, Line 16)	7,856.78
Average Expenses (from Schedule J, Line 18)	6,093.33
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	10,121.68

#### State the following:

State the lone wing.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		126,627.94
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		50,265.74
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		176,893.68

## Case 8:13-bk-07786-CED Doc 1 Filed 06/13/13 Page 8 of 51

B6A (Official Form 6A) (12/07)

Tampa, FL 33626

In re	Amy Lynn Mullins	Case No.
		Debtor

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

HOMESTEAD: 11510 Cypress Reserve Drive		-	168,004.00	294,631.94
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > **168,004.00** (Total of this page)

Total > **168,004.00** 

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re	Amy Lynn Mullins		Case No.	
		Dobtor	-/	

## SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or		Checking Account held by GTE Federal Credit Jnion	-	250.00
	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	S	Savings Account held by GTE Federal Credit Union	-	5.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	3 N C C T (() E S (() () ()	ENANCY BY THE ENTIRETIES PROPERTY: Bed(s) (\$450); 3 Dresser(s) (\$300); 4 Rightstand(s) (\$150); 1 Armoire(s) (\$200); 2 Table & Chairs (\$100); 2 Couch(es) (\$500); 6 Living Room Chair(s) (\$100); 1 End Table(s) (\$10); 1 Console Table(s) (\$10); 5 Lamp(s) (\$100); 4 Bookshelves (\$80); 3 TV(s) (\$300); 2 DVD Player(s) (\$25); 20 DVD(s) (\$20); 2 Rug(s) (\$40); 4 Barstool(s) (\$80); 1 Set of Kitchen Utensils (\$10); 8 Pots and Pans (\$10); 2 Small Kitchen Appliances (\$10); 1 Washer (\$150); 1 Dryer (\$150); 1 Microwave(s) (\$50); 2 Hand Tools (\$50); 10 Linens (\$10); Patio Furniture (\$100); Children's Toys (\$150); 1 PS3 w/ games (\$100); 1 Air Hockey Table (\$50); 1 China Hutch (\$50); 1 Cedar Chest (\$50).	-	3,405.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
5.	Wearing apparel.	٧	Vomen's Clothing	-	100.00
7.	Furs and jewelry.		Wedding Ring (\$1500); 1 Watch (\$75); Earings \$150); Miscellaneous Costume Jewelry (\$300)	-	2,025.00
			(Tara)	Sub-Tota of this page)	al > 5,785.00

3 continuation sheets attached to the Schedule of Personal Property

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Amy Lynn Mullins	Case No.	
_		•	

Debtor

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
8.	Firearms and sports, photographic, and other hobby equipment.	:	2 kids' bikes	-	50.00
9.	Interests in insurance policies.  Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance Policy held by Metlife Insured: Amy Mullins Beneficiaries: Mike, Madison, & Aidan Mullins Death Benefit: \$200,000	-	0.00
10.	Annuities. Itemize and name each issuer.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	•	401(k) held by Honeywell	-	2,021.27
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
			(T	Sub-Total of this page)	al > <b>2,071.27</b>

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re Amy Lynn Mullins Case No
--------------------------------

Debtor

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O	Description and Location of Property	Husband, Wife,	Debtor's Interest in Property,
	Type of Troperty	N E	-	Joint, or Community	without Deducting any Secured Claim or Exemption
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2009 Honda CRV EX (62,000 miles, good condition); Value determined using kbb.com, private party sale value, in June 2013.	-	17,472.00
			2004 Ford Explorer Sport Trac; (110,000 miles, fair condition); Value determined using kbb.com, private party sale value, in June 2013.	J	5,483.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.		Computer & iPad	-	100.00
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
			(Tota	Sub-To l of this page	
~.	2 . 2				

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

# Case 8:13-bk-07786-CED Doc 1 Filed 06/13/13 Page 12 of 51

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Amy Lynn Mullins	Case No.	
-		Debtor	

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Prope	N O O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
32. Crops - growing or ha particulars.	urvested. Give X			· · ·
33. Farming equipment as implements.	nd X			
34. Farm supplies, chemic	cals, and feed.			
35. Other personal proper not already listed. Iter				

Sub-Total > 0.00 (Total of this page)

Total >

30,911.27

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (4/13)

In re	Amy Lynn Mullins	Case No	
		 <b>-</b> /	

Debtor

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled (Check one box)  ☐ 11 U.S.C. §522(b)(2)  ☐ 11 U.S.C. §522(b)(3)	\$155,675. (Amount s	subject to adjustment on 4/1.	mption that exceeds /16, and every three years therea or after the date of adjustment.)
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property HOMESTEAD: 11510 Cypress Reserve Drive Tampa, FL 33626	Fla. Const. art. X, § 4(a)(1); Fla. Stat. Ann. §§ 222.01 & 222.02	100%	168,004.00
Checking, Savings, or Other Financial Accounts, Checking Account held by GTE Federal Credit Union	Certificates of Deposit Fla. Stat. Ann. § 222.11(2)(c)	75%	250.00
Savings Account held by GTE Federal Credit Union	Fla. Stat. Ann. § 222.11(2)(c)	75%	5.00
Household Goods and Furnishings TENANCY BY THE ENTIRETIES PROPERTY: 3 Bed(s) (\$450); 3 Dresser(s) (\$300); 4 Nightstand(s) (\$150); 1 Armoire(s) (\$200); 2 Table & Chairs (\$100); 2 Couch(es) (\$500); 6 Living Room Chair(s) (\$100); 1 End Table(s) (\$10); 1 Console Table(s) (\$10); 5 Lamp(s) (\$100); 4 Bookshelves (\$80); 3 TV(s) (\$300); 2 DVD Player(s) (\$25); 20 DVD(s) (\$20); 2 Rug(s) (\$40); 4 Barstool(s) (\$80); 1 Set of Kitchen Utensils (\$10); 8 Pots and Pans (\$10); 2 Small Kitchen Appliances (\$10); 1 Washer (\$150); 1 Dryer (\$150); 1 Microwave(s) (\$50); 2 Hand Tools (\$50); 10 Linens (\$10); Patio Furniture (\$100); Children's Toys (\$150); 1 PS3 w/ games (\$100); 1 Air Hockey Table (\$50); 1 China Hutch (\$50); 1 Cedar Chest (\$50).	11 U.S.C. § 522(b)(3)(B)	100%	3,405.00
Wearing Apparel Women's Clothing	Fla. Const. art. X, § 4(a)(2);	100.00	100.00
Furs and Jewelry 1 Wedding Ring (\$1500); 1 Watch (\$75); Earings (\$150); Miscellaneous Costume Jewelry (\$300)	Fla. Const. art. X, § 4(a)(2);	900.00	2,025.00
<u>Firearms and Sports, Photographic and Other Hol</u> 2 kids' bikes	bby Equipment 11 U.S.C. § 522(b)(3)(B)	100%	50.00
Interests in Insurance Policies Term Life Insurance Policy held by Metlife Insured: Amy Mullins Beneficiaries: Mike, Madison, & Aidan Mullins Death Benefit: \$200,000	Fla. Stat. Ann. § 222.14	100%	0.00
Interests in IRA, ERISA, Keogh, or Other Pension 401(k) held by Honeywell	or Profit Sharing Plans Fla. Stat. Ann. § 222.21(2)	100%	2,021.27

\_\_\_\_ continuation sheets attached to Schedule of Property Claimed as Exempt

**B6C** (Official Form 6C) (4/13) -- Cont.

In re	Amy Lynn Mullins	Case No.	
•		Debtor	

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT (Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Automobiles, Trucks, Trailers, and Other Vehicles 2004 Ford Explorer Sport Trac; (110,000 miles, fair condition); Value determined using kbb.com, private party sale value, in June 2013.	11 U.S.C. § 522(b)(3)(B)	100%	5,483.00

Total: 12,150.52 181,343.27 B6D (Official Form 6D) (12/07)

In re	Amy Lynn Mullins	Case No	
_		Debtor ,	

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	J H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COXT - XGEXT	UNLLOULD AH	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxx5589  GTE FCU PO Box 10550 Tampa, FL 33679		-	Opened 3/01/04 Last Active 4/23/13 HOMESTEAD: 11510 Cypress Reserve Drive Tampa, FL 33626	Т	TED			
			Value \$ 168,004.00				179,195.47	11,191.47
Account No. xxxx5463  Springleaf Financial Service 9600 66th Street North Suite B Pinellas Park, FL 33782-4540		-	Opened 11/01/08 Last Active 5/20/13  2009 Honda CRV EX (62,000 miles, good condition); Value determined using kbb.com, private party sale value, in June 2013.					
			Value \$ 17,472.00				15,229.96	0.00
Account No.  Springleaf Po Box 3251 Evansville, IN 47731			Representing: Springleaf Financial Service  Value \$				Notice Only	
Account No. xxxxxx5025	t	t	Opened 9/01/06 Last Active 8/13/10					
US Bank P.O. Box 790414 Saint Louis, MO 63179		-	HOMESTEAD: 11510 Cypress Reserve Drive Tampa, FL 33626					
			Value \$ 168,004.00				110,482.66	110,482.66
continuation sheets attached			S (Total of t	ubt nis p			304,908.09	121,674.13

 $B6D\ (Official\ Form\ 6D)\ (12/07)$  - Cont.

In re	Amy Lynn Mullins	Case No.	
_		Debtor	

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	H W J C	usband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	CONFLEGES	QULD		AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxx-xx-xx2686			HOA Dues	- N	A T E D			
Westchester of Hillsborough Homeowner's Assoc., Inc. c/o Robert Tankel, PA 1022 Main St., Suite D Dunedin, FL 34698		-	HOMESTEAD: 11510 Cypress Reserve Drive Tampa, FL 33626  Value \$ 168,004.00		D		4,953.81	4,953.81
Account No.		┢	Value \$ 100,004.00	╁		Н	4,933.61	4,933.61
Account No.			Value \$					
Account No.			value \$\psi\$	t		Н		
			Value \$					
Account No.								
			Value \$					
Account No.		T		T		П		
			Value \$					
Sheet 1 of 1 continuation sheets attac	he	d to	,	Sub			4,953.81	4,953.81
Schedule of Creditors Holding Secured Claims			(Total of t	his	pag	ge)	7,000.01	
			(Report on Summary of So		ota lule		309,861.90	126,627.94

B6E (Official Form 6E) (4/13)

•		
In re	Amy Lynn Mullins	Case No
-		Debtor

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

·	
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.	
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)	
Domestic support obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relations.	ativ
of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).	
☐ Extensions of credit in an involuntary case	
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment trustee or the order for relief. 11 U.S.C. § 507(a)(3).	of a
☐ Wages, salaries, and commissions	
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sa representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).	
☐ Contributions to employee benefit plans	
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busi whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).	nes
☐ Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).	
☐ Deposits by individuals	
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).	
☐ Taxes and certain other debts owed to governmental units	
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).	
☐ Commitments to maintain the capital of an insured depository institution	
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).	era
☐ Claims for death or personal injury while debtor was intoxicated	
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).	

0 continuation sheets attached

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6F (Official Form 6F) (12/07)

In re	Amy Lynn Mullins	Case No.
		Debtor

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

			1				
CREDITOR'S NAME,	CO	Н	usband, Wife, Joint, or Community	_ 6	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DE B T O R	H W	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFE SO STATE	CONT - NGEN	L Q D -	SPUTE	AMOUNT OF CLAIM
Account No. xxxxxx5275			Opened 10/01/10 Factoring Company Account Verizon Inc.	T N	DATED		
Afni, Inc. Attn: Bankruptcy Po Box 3097 Bloomington, IL 61702		_	Factoring Company Account Verizon inc.		D		192.00
Account No. xx7560	T	T	Opened 3/01/10 Last Active 4/04/13	$\top$		T	
Am Std Asst 100 Cambridge St., Suite 1600 Boston, MA 02114		-	Educational				18,207.00
Account No. xxxx2024			Opened 12/27/03 Last Active 11/17/08	+			
American Honda Finance 1235 Old Alpharetta Rd Alpharetta, GA 30005		_	Auto Lease				1,151.00
Account No. vvv6687	╀	-	Opened 5/01/10	+			1,131.00
Account No. xxx6687  Ar Resources Inc 1777 Sentry Pkwy W Blue Bell, PA 19422		_	Collection Attorney Ema Of Florida - St Joseph S				252.00
				Subi	lot-	1	
_3 continuation sheets attached			(Total of				19,802.00

 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Amy Lynn Mullins	Case No	
-		Dehtor ,	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

-	_			_			
CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	18	U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXHLXGEXH	UNLIQUIDATED	ISPUTED	AMOUNT OF CLAIM
Account No. xx-xx0515			Credit Card/Judgment	Т	E		
Asset Acceptance c/o Fulton, Friedman & Gullace, LLP POB 2123 Warren, MI 48090-2123		-			D		3,815.74
Account No. xxx4297			Opened 10/01/12				
Capio Partners Llc Attn: Bankruptcy 2222 Texoma Pkwy Ste 160 Sherman, TX 75090		_	Collection Attorney St. Joseph S Hospital				100.00
Account No. xxxxxxxxxxxx4433			Opened 6/22/04 Last Active 2/09/10				
Citibk Mc/bc 701 E 60th St N Sioux Falls, SD 57104		-	Credit Card				316.00
Account No. xxx8984			Opened 7/01/11				
Consumer Recovery Asso 2697 International Pkwy Virginia Beach, VA 23452		_	Factoring Company Account Chase Bank Na				7,731.00
Account No. xxxxxx4006			Opened 10/01/07	+			-,
Crd Prt Asso Attn: Bankruptcy Po Box 802068 Dallas, TX 75380		-	Collection Attorney Bright House Networks				180.00
Sheet no1 of _3 sheets attached to Schedule of	_			Sub	tota	ıl	12 142 74
Creditors Holding Unsecured Nonpriority Claims			(Total of	his	pag	ge)	12,142.74

 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Amy Lynn Mullins	Case No	
		Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	_	_		_	_	_	
CREDITOR'S NAME,		Hu	usband, Wife, Joint, or Community	18	U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	CONSIDERATION FOR CLAIM. IF CLAIM	COZHLZGWZH	UNLIQUIDAT	S P U T E D	AMOUNT OF CLAIM
Account No. xxxx2073			Opened 4/01/13	Т	Ţ		
Focus Receivables Mana 1130 Northchase Parkway Suite 150 Marietta, GA 30067		-	Collection Attorney Terminix International		E D		149.00
Account No. xxxxxxxxxxxx1140			Opened 5/01/08	T			
Lvnv Funding Llc Po Box 10497 Greenville, SC 29603		-	Factoring Company Account General Electric Capital Corpo				1,684.00
		_		_			1,0000
Account No. xxxx9357  Lvnv Funding Llc Po Box 10497 Greenville, SC 29603		-	Opened 10/01/12 Factoring Company Account Wells Fargo Financial Bank				773.00
Account No. xxxxxx0807			Opened 6/01/10				
Midland Funding 8875 Aero Dr San Diego, CA 92123		-	Factoring Company Account Capital One Bank				1,783.00
Account No. xxxxx3675			Opened 2/01/09				
Nco Fin /99 Po Box 15636 Wilmington, DE 19850		_	Collection Attorney 07 Cambridge Christian School				953.00
Sheet no. 2 of 3 sheets attached to Schedule of				Sub	tota	1	5.046.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	5,342.00

 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Amy Lynn Mullins	Case No.
-		Debtor

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

				—		_	
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		U	P	
MAILING ADDRESS	Ď	н	DATE CLAIM WAS INCLIDED AND	CONTI	ĮΫ	s	
INCLUDING ZIP CODE,	В	W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	H	Q	Ü	
AND ACCOUNT NUMBER	CODEBTOR	C	IS SUBJECT TO SETOFF, SO STATE.	N G	UZLLQUL	ΙE	AMOUNT OF CLAIM
(See instructions above.)	Ř	١		N G E N	Ď	D	
Account No. xxxxxxxxxxxxxx8078	t	T	Opened 8/01/11 Last Active 3/02/11	<b>∀</b> ∀	DATED		
Account No. AAAAAAAAAAAAA	ł		Collection Attorney Richard S. Dillon M.D.		I E		
Tarian Bartanaianal Or			Conection Attorney Richard S. Billon M.B.		F	H	1
Trojan Professional Se							
Po Box 1270		-					
Los Alamitos, CA 90720							
							150.00
	┡	⊢	0 10/04/04 1 44/00/07	+	⊢	⊢	
Account No. xxxxxxxxxxxx8346			Opened 6/01/04 Last Active 11/02/07				
			Credit Card				
Unvl/citi							
Attn.: Centralized Bankruptcy		-					
Po Box 20507							
Kansas City, MO 64195							
· · · · · · · · · · · · · · · · · · ·							12 820 00
							12,829.00
Account No.							
	ł						
Account No.	┢	+		+	┢	$\vdash$	
Account No.	l						
	L	_		4			
Account No.							
	1						
	Ī	1			l		
	Ī	1			l		
	L	$\perp$		$\perp$	L	L	
Sheet no. <b>3</b> of <b>3</b> sheets attached to Schedule of				Subt	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of				12,979.00
Creations froming Onsecuted Nonphority Claims			(Total of )				
				Τ	ota	1	
			(Report on Summary of So	chec	lule	s)	50,265.74

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## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

B6G (Official Form 6G) (12/07)

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

## Case 8:13-bk-07786-CED Doc 1 Filed 06/13/13 Page 23 of 51

In re Amy Lynn Mullins Case No.\_\_\_\_\_

Debtor

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

B6H (Official Form 6H) (12/07)

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

B6I (Offi	cial Form 6I) (12/07)			
In re	Amy Lynn Mullins		Case No.	
		Debtor(s)		

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS	OF DEBTOR AND	SPOUSE		
Married	RELATIONSHIP(S): Son Daughter	AGE(S)	0		
<b>Employment:</b>	DEBTOR		SPOUSE		
Occupation	Engineer	Manager			
Name of Employer	Honeywell	Jason's Del	i		
How long employed	1 year	4 years			
Address of Employer					
	Clearwater, FL	Tampa, FL			
INCOME: (Estimate of average or	projected monthly income at time case filed)		DEBTOR		SPOUSE
	commissions (Prorate if not paid monthly)	\$	6,275.01	\$	3,846.67
2. Estimate monthly overtime		\$	0.00	\$	0.00
3. SUBTOTAL		\$	6,275.01	\$	3,846.67
4. LESS PAYROLL DEDUCTION:					
a. Payroll taxes and social sec	urity	\$	1,085.48	\$ <u></u>	665.09
b. Insurance		\$	514.33	\$	0.00
c. Union dues		\$	0.00	\$_	0.00
d. Other (Specify):			0.00	\$ <u> </u>	0.00
			0.00	\$ <u> </u>	0.00
5. SUBTOTAL OF PAYROLL DE	DUCTIONS	\$	1,599.81	\$	665.09
6. TOTAL NET MONTHLY TAKE	E HOME PAY	\$	4,675.20	\$	3,181.58
7. Regular income from operation of	of business or profession or farm (Attach detailed st	tatement) \$	0.00	\$	0.00
8. Income from real property		\$	0.00	\$	0.00
9. Interest and dividends		\$	0.00	\$	0.00
dependents listed above	ort payments payable to the debtor for the debtor's u	se or that of \$	0.00	\$	0.00
11. Social security or government a	ssistance	Φ.	0.00	ф	0.00
(Specify):			0.00	\$ _	0.00
12 D			0.00	<u>,</u> –	0.00
12. Pension or retirement income		2	0.00	<sub>2</sub> —	0.00
13. Other monthly income		¢	0.00	¢	0.00
(Specify):			0.00	\$ <del>_</del>	0.00
					2.30
14. SUBTOTAL OF LINES 7 THR	OUGH 13	\$	0.00	\$	0.00
15. AVERAGE MONTHLY INCO	ME (Add amounts shown on lines 6 and 14)	\$	4,675.20	\$	3,181.58
16. COMBINED AVERAGE MON	THLY INCOME: (Combine column totals from lin	ne 15)	\$	7,856	.78

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6J (Off	icial Form 6J) (12/07)			
In re	Amy Lynn Mullins		Case No.	
		Debtor(s)	_	

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly expenses calculated on this form may differ from the deductions from income allowed on Form	ly rate. The	average
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Compexpenditures labeled "Spouse."	plete a separa	ate schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	975.00
a. Are real estate taxes included? Yes X No	<u></u>	
b. Is property insurance included? Yes X No		
2. Utilities: a. Electricity and heating fuel	\$	250.00
b. Water and sewer	\$	100.00
c. Telephone	\$	225.00
d. Other See Detailed Expense Attachment	\$	300.00
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	1,060.00
5. Clothing	\$	200.00
6. Laundry and dry cleaning	\$	0.00
7. Medical and dental expenses	\$	200.00
8. Transportation (not including car payments)	\$	500.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	600.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		2.00
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	200.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the		
plan)		
a. Auto	\$	600.00
b. Other HOA Fees	\$	50.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Personal Care, Household Supplies, & Misc.	\$	100.00
Other Child Care	\$	633.33
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules	\$	6,093.33
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	Φ	0,030.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
following the fifting of this document.		
20. STATEMENT OF MONTHLY NET INCOME	_	
	¢	7 056 70
a. Average monthly income from Line 15 of Schedule I	\$	7,856.78
b. Average monthly expenses from Line 18 above  C. Monthly net income (a minus b.)	ф ——	6,093.33 1,763.45
c. Monthly net income (a. minus b.)	LD .	1.700.40

# Case 8:13-bk-07786-CED Doc 1 Filed 06/13/13 Page 26 of 51

B6J (Official Form 6J) (12/07)			
In re Amy Lynn Mullins		Case No.	
	Debtor(s)		
SCHEDULE J - CURREN	T EXPENDITURES OF INDIV	IDUAL DEBTOR(S)	
I	Detailed Expense Attachment		
Other Utility Expenditures:			
Cable/internet		\$	225.00
Gas		<u> </u>	75.00

\$

300.00

**Total Other Utility Expenditures** 

Case 8:13-bk-07786-CED Doc 1 Filed 06/13/13 Page 27 of 51

B6 Declaration (Official Form 6 - Declaration). (12/07)

# United States Bankruptcy Court Middle District of Florida

In re	Amy Lynn Mullins			Case No.	
			Debtor(s)	Chapter	13
	<b>DECLARATION C</b>	ONCERN	ING DEBTOR'S SO	CHEDULI	ES
	DECLARATION UNDER	PENALTY (	OF PERJURY BY INDIV	IDUAL DEE	BTOR
	I declare under penalty of perjury t  21 sheets, and that they are true and co		<u> </u>	•	
Date	June 13, 2013	Signature	/s/ Amy Lynn Mullins Amy Lynn Mullins Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

## United States Bankruptcy Court Middle District of Florida

In re	Amy Lynn Mullins		Case No.	
		Debtor(s)	Chapter	13

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$111,118.00 2011 Joint Gross Wages

\$46,946.47 2012 Debtor's Individual Wages

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

### 3. Payments to creditors

# None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR Springleaf Financial Service 9729 66th Street Pinellas Park, FL 33782	DATES OF PAYMENTS <b>Monthly</b>	AMOUNT PAID <b>\$600.00</b>	AMOUNT STILL OWING \$13,000.00
GTE FCU PO Box 10550 Tampa, FL 33679	Monthly	\$975.00	\$179,000.00

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

		AMOUNT	
	DATES OF	PAID OR	
	PAYMENTS/	VALUE OF	AMOUNT STILL
NAME AND ADDRESS OF CREDITOR	TRANSFERS	TRANSFERS	OWING

None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR DATE OF PAYMENT AMOUNT PAID OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

2012-CC-022686

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT	NATURE OF	COURT OR AGENCY	STATUS OR
AND CASE NUMBER	PROCEEDING	AND LOCATION	DISPOSITION
Asset Acceptance, LLC vs. Amy Mullins; Case #: 10-9533-I	Breach of Contract	County Court, Hillsborough County, FL	Judgment
Wells Fargo Bank, N.A. vs. Amy Mullins	Breach of Contract	County Court, Hillsborough County, FL	Judgment
Westchester of Hillsborough Homeowner's Association, Inc. vs. Amv Mullins: Case #:	Foreclosure	County Court, Hillsborough County, FL	Judgment

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

4

## 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

Leavengood, Nash, Dauval & Boyle, P.A. 3900 First Street North Suite 100 Saint Petersburg, FL 33703

\$750.00

## 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

**DEVICE** 

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

RANSFER(S) IN PROPERTY

## 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

5

## 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

## 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

6

#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS ENDING DATES

NAME None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

### 19. Books, records and financial statements

Non

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

### NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

7

#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

RECORDS

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME None **ADDRESS** 

DATE OF WITHDRAWAL

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** 

immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately

preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

8

## 25. Pension Funds.

None If the debto

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\* \* \* \* \* \*

9

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	June 13, 2013	Signature	/s/ Amy Lynn Mullins
			Amy Lynn Mullins
			Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

## UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filling fee, \$46 administrative fee: Total fee \$1,213)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

B 201B (Form 201B) (12/09)

# United States Bankruntcy Court

	Middle District of Florida	
In re Amy Lynn Mullins	Case	No
	Debtor(s) Chap	ter <u>13</u>
UNDER § 342	OF NOTICE TO CONSUMER DEB (b) OF THE BANKRUPTCY CODE Certification of Debtor e received and read the attached notice, as received	E
Amy Lynn Mullins	$\chi$ /s/ Amy Lynn Mullins	June 13, 2013
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (	if any) Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

## United States Bankruptcy Court Middle District of Florida

	Middle District of Fiorida						
In re Amy Lynn Mullins		Case No.					
	Debtor(s)	Chapter	13				
VERIFICATION OF CREDITOR MATRIX							
The above-named Debtor hereby verifies	that the attached list of creditors is true an	d correct to the bes	t of his/her knowledge.				
Date: June 13, 2013	/s/ Amy Lynn Mullins						
Date. dunc 10, 2010	Amy I vnn Mullins						

Signature of Debtor

Amy Lynn Mullins 11510 Cypress Reserve Drive Tampa, FL 33626

Consumer Recovery Asso 2697 International Pkwy Virginia Beach, VA 23452

Trojan Professional Se Po Box 1270 Los Alamitos, CA 90720

Ryan N. Singleton, Esq. Leavengood, Nash, Dauval & Boyle, P.A. Attn: Bankruptcy 3900 First Street North Suite 100

Crd Prt Asso Po Box 802068 Dallas, TX 75380 Unvl/citi Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195

Afni, Inc. Attn: Bankruptcy Po Box 3097 Bloomington, IL 61702

Saint Petersburg, FL 33703

Focus Receivables Mana 1130 Northchase Parkway Suite 150 Marietta, GA 30067

US Bank P.O. Box 790414 Saint Louis, MO 63179

Am Std Asst 100 Cambridge St., Suite 1600 Boston, MA 02114

GTE FCU PO Box 10550 Tampa, FL 33679 Westchester of Hillsborough Homeowner's Assoc., Inc. c/o Robert Tankel, PA 1022 Main St., Suite D Dunedin, FL 34698

American Honda Finance 1235 Old Alpharetta Rd Alpharetta, GA 30005

Lvnv Funding Llc Po Box 10497 Greenville, SC 29603

Ar Resources Inc 1777 Sentry Pkwy W Blue Bell, PA 19422

Midland Funding 8875 Aero Dr San Diego, CA 92123

Asset Acceptance c/o Fulton, Friedman & Gullace, LLP POB 2123 Warren, MI 48090-2123

Nco Fin /99 Po Box 15636 Wilmington, DE 19850

Capio Partners Llc Attn: Bankruptcy 2222 Texoma Pkwy Ste 160 Sherman, TX 75090

Springleaf Po Box 3251 Evansville, IN 47731

Citibk Mc/bc 701 E 60th St N Sioux Falls, SD 57104 Springleaf Financial Service 9600 66th Street North Suite B

Pinellas Park, FL 33782-4540

## United States Bankruptcy Court Middle District of Florida

In re	e Amy Lynn Mullins		Case No.	
		Debtor(s)	Chapter	13
	DISCLOSURE OF COMPE	NSATION OF ATTO	RNEY FOR DE	CBTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2 compensation paid to me within one year before the fit be rendered on behalf of the debtor(s) in contemplatio	ling of the petition in bankrupto	cy, or agreed to be pai	d to me, for services rendered or to
	For legal services, I have agreed to accept		\$	4,100.00
	Prior to the filing of this statement I have received			750.00
	Balance Due			3,350.00
2.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4.	■ I have not agreed to share the above-disclosed comfirm.	npensation with any other perso	on unless they are men	nbers and associates of my law
	☐ I have agreed to share the above-disclosed compercopy of the agreement, together with a list of the n			
5.	In return for the above-disclosed fee, I have agreed to	render legal service for all aspe	ects of the bankruptcy	case, including:
	<ul> <li>a. Analysis of the debtor's financial situation, and ren</li> <li>b. Preparation and filing of any petition, schedules, st</li> <li>c. Representation of the debtor at the meeting of cred</li> <li>d. [Other provisions as needed]</li> <li>Negotiations with secured creditors to reaffirmation agreements; monitor for</li> </ul>	atement of affairs and plan white itors and confirmation hearing, reduce to market value; e	ich may be required; and any adjourned he exemption planning	arings thereof;
6.	By agreement with the debtor(s), the above-disclosed Representation of the debtors in any of motions pursuant to 11 USC 522(f)(2)(, attendance at any hearing before a Ba adversary proceeding / 2004 examinat P.A. do not render tax advice and that an appropriate CPA or tax attorney.	lischargeability actions, ju A) for avoidance of liens o nkruptcy Judge (other tha ion. The Debtor understar	dicial lien avoidan In household good In a confirmation ho Inds that Leavengoo	s, relief from stay actions, earing) or any other od, Nash, Dauval, & Boyle,
		CERTIFICATION		
	I certify that the foregoing is a complete statement of a bankruptcy proceeding.	any agreement or arrangement f	For payment to me for	representation of the debtor(s) in
Date	ed: <b>June 13, 2013</b>	/s/ Ryan N. Sing	leton, Esq.	
		Ryan N. Singleto	on, Esq. 0023502 ash, Dauval & Boyl	e, P.A.
		Saint Petersburg		
		727.327.3328 F data@leavenlaw	ax: 727.327.3305 v.com	

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B 22C (Official Form 22C) (Chapter 13) (04/13)

In re	Amy Lynn Mullins	According to the calculations required by this statement:
	Debtor(s)	☐ The applicable commitment period is 3 years.
Case N		<b>■</b> The applicable commitment period is 5 years.
	(If known)	■ Disposable income is determined under § 1325(b)(3).
		$\square$ Disposable income is not determined under § 1325(b)(3).
		(Check the boxes as directed in Lines 17 and 23 of this statement.)

# CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Part I. REPORT OF INCOME				
1	Marital/filing status. Check the box that applies and complete the balance of this part of this status. □ Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.				
	b. Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.	ome	Column A  Debtor's Income	10.	Column B Spouse's Income
2	Gross wages, salary, tips, bonuses, overtime, commissions.	\$	6,275.01	\$	3,846.67
3	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV.  Debtor Spouse				
	a. Gross receipts \$ 0.00 \$ 0.00				
	b. Ordinary and necessary business expenses \$ 0.00 \$ 0.00				
	c. Business income Subtract Line b from Line a	\$	0.00	\$	0.00
4	Rents and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part IV.  Debtor Spouse  a. Gross receipts \$ 0.00 \$ 0.00				
	b. Ordinary and necessary operating expenses \$ 0.00 \$ 0.00				
	c. Rent and other real property income Subtract Line b from Line a	\$	0.00	\$	0.00
5	Interest, dividends, and royalties.	\$	0.00	\$	0.00
6	Pension and retirement income.	\$	0.00	\$	0.00
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.	\$	0.00	\$	0.00
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:  Unemployment compensation claimed to be a benefit under the Social Security				
	Act Debtor \$ 0.00 Spouse \$ 0.00	\$	0.00	\$	0.00

9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.  Debtor Spouse						
	a.   Debtor   Spouse   Spouse						
	b. \$ \$	0.00	\$ 0.00				
10	Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).	5,275.01	\$ 3,846.67				
11	<b>Total.</b> If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.		10,121.68				
	Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD	1					
12	Enter the amount from Line 11	\$	10,121.68				
13	Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.    S						
14	Subtract Line 13 from Line 12 and enter the result.	\$	10,121.68				
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number and enter the result.						
16	Applicable median family income. Enter the median family income for applicable state and household size (This information is available by family size at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy cour a. Enter debtor's state of residence: FL b. Enter debtor's household size: 4	rt.)	65,260.00				
		\$	65,260.00				
17	<ul> <li>Application of § 1325(b)(4). Check the applicable box and proceed as directed.</li> <li>□ The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement.</li> <li>■ The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.</li> </ul>						
	Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCO	ME					
18	Enter the amount from Line 11.	\$	10,121.68				
19	Marital Adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income(such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.    a.						
	c. \$						
	Total and enter on Line 19.	\$	0.00				
20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.	\$	10,121.68				

3

23 Ap	application of § 1325(b)(3). Che  ■ The amount on Line 21 is mo		om Li	ne 16.			\$	121,460.16	
23	■ The amount on Line 21 is mo	eck the applicable box a		22 <b>Applicable median family income.</b> Enter the amount from Line 16.					
	Application of § 1325(b)(3). Check the applicable box and proceed as directed.  The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is det 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement.  The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. Do not complet						ot dete	ermined under	
	Part IV. CA	ALCULATION O	)F D	DEDUC	CTIONS FRO	OM INCOME			
	Subpart A: De	eductions under Stan	dard	ds of the	Internal Reve	nue Service (IRS)			
National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous.  Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable number of persons. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.					Expenses for the rom the clerk of the be allowed as ents whom you support.	\$	1,450.00		
Ou Ou wv wh old be you 24B Lin	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.								
P	Persons under 65 years of age		Pers	sons 65 ye	ears of age or old	ler			
al	a1. Allowance per person	60	a2.	Allowan	nce per person	144			
b1	b1. Number of persons		b2.		of persons	0			
c1	c1. Subtotal	240.00	c2.	Subtotal		0.00	\$	240.00	
Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.					This information is le family size consists of	\$	650.00		
Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B.  Do not enter an amount less than zero.									
a. b.					5	1,596.00			
	home, if any, as stated in I	Line 47 \$ 1,057.19							
<u>c.</u>					Subtract Line b fr		\$	538.81	
26 Sta	5B does not accurately compute tandards, enter any additional arontention in the space below:	the allowance to which	you a	re entitle	d under the IRS I	Housing and Utilities	\$	0.00	

4

	<b>Local Standards: transportation; vehicle operation/public transportation expense.</b> You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.				
	Check the number of vehicles for which you pay the operating exper	ses or for which the operating expenses are			
27A	included as a contribution to your household expenses in Line 7. $\square$				
	If you checked 0, enter on Line 27A the "Public Transportation" amount Transportation. If you checked 1 or 2 or more, enter on Line 27A the Standards: Transportation for the applicable number of vehicles in the standards.	e "Operating Costs" amount from IRS Local ne applicable Metropolitan Statistical Area or			
	Census Region. (These amounts are available at www.usdoj.gov/ust.	or from the clerk of the bankruptcy court.)	\$	688.00	
27B	Tocal Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from the IRS Local Standards: Transportation. (This amount is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)				
	Local Standards: transportation ownership/lease expense; Vehic which you claim an ownership/lease expense. (You may not claim at vehicles.) ☐ 1 ■ 2 or more.	n ownership/lease expense for more than two			
28	Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy Average Monthly Payments for any debts secured by Vehicle 1, as stand enter the result in Line 28. <b>Do not enter an amount less than</b>	court); enter in Line b the total of the atted in Line 47; subtract Line b from Line a zero.			
	a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle	\$ 517.00			
	b. 1, as stated in Line 47	\$ 289.16			
	c. Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$	227.84	
29	the "2 or more" Box in Line 28.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy Average Monthly Payments for any debts secured by Vehicle 2, as stand enter the result in Line 29. <b>Do not enter an amount less than</b>	court); enter in Line b the total of the tated in Line 47; subtract Line b from Line a			
	a. IRS Transportation Standards, Ownership Costs	\$ 0.00	]		
	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$ 0.00			
	c. Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$	0.00	
30	Other Necessary Expenses: taxes. Enter the total average monthly federal, state, and local taxes, other than real estate and sales taxes, social security taxes, and Medicare taxes. Do not include real estate	such as income taxes, self employment taxes,	\$	1,750.91	
31	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly				
32					
	Other Necessary Expenses: life insurance. Enter total average me term life insurance for yourself. Do not include premiums for insurance or for any other form of insurance.		\$	29.96	
33	term life insurance for yourself. Do not include premiums for insu	otal monthly amount that you are required to	\$	29.96 0.00	
33	term life insurance for yourself. <b>Do not include premiums for insurance for any other form of insurance. Other Necessary Expenses: court-ordered payments.</b> Enter the topay pursuant to the order of a court or administrative agency, such as	otal monthly amount that you are required to a spousal or child support payments. Do not hysically or mentally challenged child. education that is a condition of employment	\$		
	term life insurance for yourself. Do not include premiums for insurance or for any other form of insurance.  Other Necessary Expenses: court-ordered payments. Enter the topay pursuant to the order of a court or administrative agency, such as include payments on past due obligations included in line 49.  Other Necessary Expenses: education for employment or for a public that the total average monthly amount that you actually expend for and for education that is required for a physically or mentally challed.	otal monthly amount that you are required to s spousal or child support payments. Do not hysically or mentally challenged child. education that is a condition of employment neged dependent child for whom no public onthly amount that you actually expend on		0.00	

30	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. Do not include payments for health insurance or health savings accounts listed in Line 39.	\$	0.00			
37	pagers, call waiting, caller id, special long distance, or internet service-to the extent necessary for your health and welfare or that of your dependents. <b>Do not include any amount previously deducted.</b>					
38	38 <b>Total Expenses Allowed under IRS Standards.</b> Enter the total of Lines 24 through 37.					
	Subpart B: Additional Living Expense Deductions Note: Do not include any expenses that you have listed in Lines 24-37					
	<b>Health Insurance, Disability Insurance, and Health Savings Account Expenses.</b> List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.					
39	a. Health Insurance \$ 476.88					
	b. Disability Insurance \$ 7.49					
	c. Health Savings Account \$ 0.00					
	Total and enter on Line 39	\$	484.37			
	If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:					
40	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.	\$	0.00			
41	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.					
42	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.					
43	Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$156.25 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.	\$	0.00			
44	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.					
45	<b>Charitable contributions.</b> Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). <b>Do not include any amount in excess of 15% of your gross monthly income.</b>	\$	0.00			
46	<b>Total Additional Expense Deductions under § 707(b).</b> Enter the total of Lines 39 through 45.	\$	534.37			

				Subpart C: Deductions for De	ebt 1	Payment			
47	ov ch sc ca	vn, eck hed se,	list the name of creditor, iden whether the payment include uled as contractually due to e	ms. For each of your debts that is securify the property securing the debt, states taxes or insurance. The Average Monach Secured Creditor in the 60 months is additional entries on a separate page	the thly follo	Average Month Payment is the twing the filing of	ly Payment, and otal of all amount of the bankruptcy	S	
		One	Name of Creditor	Property Securing the Debt		Average Monthly Payment	Does payment include taxes or insurance		
		a.	GTE FCU	HOMESTEAD: 11510 Cypress Reserve Drive Tampa, FL 33626	\$	-	■yes □no		
		b.	Springleaf Financial Service	2009 Honda CRV EX (62,000 miles, good condition); Value determined using kbb.com, private party sale value, in June 2013.	\$	289.16	□yes ■no		
		c.	Westchester of Hillsborough	HOMESTEAD: 11510 Cypress Reserve Drive Tampa, FL 33626	\$	82.56	□yes ■no		
	Ш				T	otal: Add Lines		\$	1,346.35
48	yo pa su	otoi our ( iym ms	vehicle, or other property ne deduction 1/60th of any amou ents listed in Line 47, in orde in default that must be paid i	res. If any of debts listed in Line 47 are cessary for your support or the support on the "cure amount") that you must par to maintain possession of the property order to avoid repossession or foreclost additional entries on a separate page.  Property Securing the Debt	of you y the . The sure.	ur dependents, y creditor in addi c cure amount w List and total a	ou may include ir tion to the ould include any		
		a.	-NONE-			\$			
	Ш						Total: Add Lines	\$	0.00
49	pr	iori	ty tax, child support and alim	claims. Enter the total amount, divide ony claims, for which you were liable a as, such as those set out in Line 33.	d by t the	60, of all priorit time of your bar	y claims, such as akruptcy filing.	\$	0.00
			ter 13 administrative expening administrative expense.	ses. Multiply the amount in Line a by the	ne ar	mount in Line b,	and enter the		
	a		Projected average monthly		\$		1,045.00		
50	b	•	issued by the Executive Of	district as determined under schedules fice for United States Trustees. (This www.usdoj.gov/ust/ or from the clerk of	f x		7.00		
	C.			rative expense of chapter 13 case	To	otal: Multiply Li	nes a and b	\$	73.15
51	To	otal	Deductions for Debt Paymo	ent. Enter the total of Lines 47 through	50.			\$	1,419.50
				Subpart D: Total Deductions	ron	n Income			
52	To	otal	of all deductions from inco	me. Enter the total of Lines 38, 46, and	151.			\$	8,207.72
			Part V. DETERM	INATION OF DISPOSABLE	INC	COME UNDI	ER § 1325(b)(2	2)	
53	To	otal	current monthly income. E	Enter the amount from Line 20.				\$	10,121.68
54	Support income. Enter the monthly average of any child support payments, foster care payments, or disability					y \$	0.00		
55	wa	age		Enter the monthly total of (a) all amount retirement plans, as specified in § 541 pecified in § 362(b)(19).				\$	0.00

7

56	Total	Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.				
	Deduction for special circumstances. If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. You must provide your case trustee with documentation of these expenses and you must provide a detailed explanation of the special circumstances that make such expense necessary and reasonable.					
		Nature of special circumstances	Am	nount of Expense		
57	a.	Attorney's Fees Paid Through Plan	\$	55.83		
	b.		\$			
	c.		\$			
	d.		\$			
	e.		\$			
			Tot	al: Add Lines	\$	55.83
58	Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, 56, and 57 and enter the result.					
59	59 <b>Monthly Disposable Income Under § 1325(b)(2).</b> Subtract Line 58 from Line 53 and enter the result.				\$	1,858.13
		Part VI. ADDITIONAL EXPE	ENSE	CLAIMS		
Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.  60  Expense Description  Monthly Amount  a.  b.  c.  c.  s  d.  Total: Add Lines a, b, c and d						
	•	Part VII. VERIFICAT	ION			
61	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint case, both debtors must sign.)					

## **Current Monthly Income Details for the Debtor**

#### **Debtor Income Details:**

Income for the Period 12/01/2012 to 05/31/2013.

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: Wages from Honeywell

Income by Month:

6 Months Ago:	12/2012	\$5,769.24
5 Months Ago:	01/2013	\$5,769.24
4 Months Ago:	02/2013	\$5,769.24
3 Months Ago:	03/2013	\$8,803.86
2 Months Ago:	04/2013	\$5,769.24
Last Month:	05/2013	\$5,769.24
-	Average per	\$6,275.01
	month:	

## **Current Monthly Income Details for the Debtor's Spouse**

### **Spouse Income Details:**

Income for the Period 12/01/2012 to 05/31/2013.

## Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: Wages from Jason's Deli

Income by Month:

6 Months Ago:	12/2012	\$2,300.00
5 Months Ago:	01/2013	\$4,156.00
4 Months Ago:	02/2013	\$4,156.00
3 Months Ago:	03/2013	\$4,156.00
2 Months Ago:	04/2013	\$4,156.00
Last Month:	05/2013	\$4,156.00
_	Average per	\$3,846.67
	month:	